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Follow-up to the Fourth World Conference on Women and to the twenty-third special session of the General Assembly, entitled "Women 2000: gender equality, development and peace for the twenty-first century": implementation of strategic objectives and action in critical areas of concern and further actions and initiatives

Statement submitted by HelpAge International, a non-governmental organization in consultative status with the Economic and Social Council

The Secretary-General has received the following statement, which is being circulated in accordance with paragraphs 36 and 37 of Economic and Social Council resolution 1996/31.

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Statement

Introduction

1. Many older women continue to experience violation of their rights in relation to access to and participation in education and training and thus to equal and equitable access to full employment and decent work. In the absence of adult education and training programmes, many older women are unable to develop human capital which could help them adapt to the challenges of work in later life. Not only does this restrict their ability to support themselves in later life, it also impacts on the dependent children and adults which many older women provide care for.

2. Older women's rights in this area are firmly established under international law. In general comment No. 6 of the Committee on Economic, Social and Cultural Rights: The economic, social and cultural rights of older persons, with reference to articles 13-15 of the International Covenant on Economic, Social and Cultural Rights on the right to education and culture, the Committee notes that article 13 of the Covenant recognizes the right of everyone to education and, in the case of the elderly, that the right must be approached from two different and complementary points of view: (a) the right of elderly persons to benefit from education programmes; and (b) making the know-how and experience of elderly persons available to younger generations. With reference to articles 6-8 of the Covenant on rights relating to work, the Committee "stresses the need for measures to prevent discrimination on grounds of age in employment and occupation" and the implementation of "retirement preparation programmes" including the opportunities and conditions for continuing an occupational activity and facilities for adult education.

Women and work in later life

3. The twenty-first century is witnessing unprecedented demographic change as populations worldwide are ageing. Today, according to the Department of Economic and Social Affairs of the Secretariat two thirds of the world's older people live in low- and middle-income countries and this proportion is set to rise to 80 per cent by 2050. Women are more likely to reach older age than men, with 88 men for every 100 women over 60 and the proportion of women increasing (to 67 men for every 100 women in the over-80 age group) as people age further. Older age is a period of particular vulnerability for women. This has been recognized by the United Nations and by the Committee on Economic, Social and Cultural Rights which in general comment No. 6 acknowledges that older women are often in "critical situations".

4. Population ageing is not without its challenges, and high-income countries are already witnessing trends towards working longer and postponing retirement. For millions of older people in low- and middle-income countries who are working in the informal sector, work in later life has been a permanent reality rather than a recent phenomenon.

5. Employment in the informal sector is characterized by insecurity and vulnerability, and women in particular are overrepresented in vulnerable employment and face wage differentials. A lifetime of informal-sector work combined with childbearing and household responsibilities and discriminatory

property and inheritance laws means that women reach older age with no savings, assets or pensions. In this context, widows are especially vulnerable.

6. For many older women, vulnerable employment can be exacerbated by age-related sensory loss, cognitive decline and/or decreasing mobility and physical strength. Low levels of basic literacy, numeracy and vocational skills as a result of gender discrimination from a very young age limit older women's ability to adapt their work to physical changes in later life and diversify their work as skills acquired in younger age become increasingly superseded by new skills, knowledge and technology. Again according to the Department of Economic and Social Affairs, on average, in low- and middle-income countries 58 per cent of women over 65 cannot read or write. This rises to an estimated 78 per cent in Africa.

7. The discrimination which many older women experience further constrains their ability to access and participate in education and training and thus limits their enjoyment of equal and equitable access to full employment and decent work in later life. In its general recommendation No. 27 on older women and protection of their human rights (2010), the Committee on the Elimination of Discrimination against Women recognizes that "[t]he discrimination older women experience is often multidimensional, with age discrimination compounding other forms of discrimination based on sex, gender, ethnic origin, disability, levels of poverty, sexual orientation and gender identity, migrant status, marital and family status, literacy and other grounds".

8. Furthermore, as migration, urbanization and the AIDS epidemic continue to transform the traditional family unit, many older women have become the main breadwinner, caring for grandchildren and for adults living with HIV. Older women's income from work thus becomes vital in supporting younger family members to meet their health, nutrition and education needs. Decent working conditions and full employment as a result of access to education and training would better enable older women to provide for dependent grandchildren and adults. Their role in providing support to girls and younger women is also highly relevant in recognition of the intergenerational transmission of human capital and further highlights the importance of education and training for older women.

Older women's education and training, access to full employment and decent work: impact on older women

9. For older women with minimal levels of literacy, numeracy and skills, education and training in later life are vital to facilitate their access to full employment and decent work so as to be able to support themselves financially, and more generally for the full development and advancement of women. For example, as a direct result of taking part in a community literacy programme for older people in Lima, 74-year-old Doña Antonia was able to read, write and do the calculations necessary to run her business selling plants at the local market.[1]

10. Acquiring literacy, numeracy and new vocational skills in later life is especially important as they enable older women to diversify and adapt their work to meet the challenges presented by physical changes in older age. In Uganda, older

[1] M. Gorman and others, *Forgotten workforce: older people and their right to decent work*, (London, HelpAge International, 2010), p. 43. Available from www.helpage.org.

women who are physically unable to travel to market to sell their goods have reported being exploited by resellers because they are unable to count and thus are not in a position to negotiate a fair price for their goods.[2] In Peru, older women carrying out manual work such as embroidery and spinning wool are paid on a piece-rate basis. This income can be severely reduced by health problems associated with older age such as poor eyesight and osteoporosis.[3] Learning a new skill could enable older women to carry out an occupation that is more suited to their physical capabilities.

11. In addition to the direct link between education and training and older women's access to full employment and decent work, older women also experience indirect links. Low literacy levels are one of the constraints faced by older women in accessing microcredit for small business enterprise. In Nigeria, less than 8 per cent of women aged 60 and above are able to access credit facilities compared with 39 per cent of women aged 30-44.[4] Literate and numerate older women are more confident and self-assured and thus able to access information for small business enterprises or join associations of older persons or workers which collectively access microfinance or form savings groups.

12. Older women who are not literate also tend to miss out on opportunities to learn techniques for improving their livelihoods or access information which could support them to challenge discriminatory property and inheritance laws that deny them access to land and property, important physical capital for older women's work providing both a workplace and collateral for accessing microfinance.

Older women's education and training, access to full employment and decent work: impact on girls and younger women

13. As migration, urbanization and the AIDS epidemic continue to transform the traditional family unit, many households find themselves headed by older women. For example, evidence from the United Republic of Tanzania and Ethiopia found that two thirds of carers in skipped-generation households are widows. In this respect, older women's education and training is vital both to provide financial support to children and grandchildren through improving access to decent work, but also to support the transmission of human capital between generations by facilitating girls' and younger women's participation and access to education and training.

14. Older women who have access to decent work are more able to pay school fees and purchase school materials for grandchildren in their care. Many older women know the importance of education and feel they must work hard to ensure that they can afford to send their grandchildren to school. Their income also ensures that children receive adequate nutrition and health care which contributes to educational

[2] Ibid., p. 72.

[3] K. Truelove, *Working for life: making decent work and pensions a reality for older people* (London, HelpAge International, 2009), p. 21. Available from www.helpage.org.

[4] Response to the questionnaire sent by the Division for the Advancement of Women on the implementation of the Beijing Declaration and Platform for Action and the outcome of the twenty-third special session of the General Assembly, Federal Ministry of Women Affairs and Social Development, Abuja, March 2009.

achievement. Furthermore, children who are economically supported are less likely to have to work and can remain in education longer.

15. The International Labour Organization recognizes that "gender discrimination in access to education starts from a very young age … and is often continued in the next generation".[5] Older women who have received education or training in their lifetime are more likely to value its importance for girls in their care and will give equal consideration to both girls' and boys' education when allocating resources. They can also play a vital role in providing formal and non-formal education and training where geographic location or culture limits access to education for girls, and provide support with homework.

16. Educated older women can play a key role as mentors and role models. Whether they are employed in the formal or informal sector, and whether they operate a small business or rear livestock, older women can support girls and young women to make informed choices about their futures and pass on skills and experience.

Recommendations

17. In recognition of the intergenerational transmission of human capital and the right of older persons to education, HelpAge International urges the Commission on the Status of Women to recommend that Member States adopt a lifelong approach to education and training for women through legislation, programmes and public awareness campaigns.

18. In general recommendation No. 27 on older women and protection of their human rights (2010), the Committee on the Elimination of Discrimination against Women recognizes that the "full development and advancement of women cannot be achieved without taking a life cycle approach". HelpAge International urges States parties to fulfil their obligation under the Convention, as outlined in general recommendation No. 27, "to ensure equality of opportunity in the field of education for women of all ages and to ensure that older women have access to adult education and lifelong learning opportunities as well as to the educational information they need for their well-being and that of their families".

19. Education and training programmes for older women should be designed with a livelihoods approach in order to address the constraints which they face in access and participation such as restricted physical mobility, childcare responsibilities, limited occupational activities and discriminatory cultural and social norms.

20. Programmes should also take into account the heterogeneity of older women and provide both formal and non-formal education and training that is appropriate and relevant to needs, capacities and contexts, including those of the "younger old" and "older old".

[5] International Labour Office, *Guidelines on Gender in Employment Policies* (Geneva, 2009) p. 45.